

Notice of References CitedApplicant/Patent
John D' AgostinoApplication/Control No.
09/231,745Examiner
Mussie TesfamarlamArt Unit
2162

Page 1 of 2

U.S. PATENT DOCUMENTS

	Document Number Country Code-Number-Kind Code	Date MM-YYYY ¹	Name	Classification ²
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W	Anne Finnigan, The safe way to shop online, Good Housekeeping, 09/1998, PP 1-2
X	Paul Demery, Attacking the smart card fortress, Credit Card Management, 09/1998, PP 1-4

¹ A copy of this reference is not being furnished with this Office action. See MPEP § 707.05(a).¹ Dates in MM-YYYY format are publication dates.² Classifications may be U.S. or foreign.

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